

PROBLEMS AND PROSPECTS OF FINANCING ENTERPRISES IN MARTIAL ARTS CONDITIONS

SMOLINSKA Sofia

PhD in Economics, Associate Professor,

Associate Professor of the Department of Financial Management

Ivan Franko National University of Lviv

ORCID ID: <https://orcid.org/0000-0002-7355-6988>

Abstract. *The article is devoted to the problems and prospects of financing enterprises in martial law. The measures taken by the state to minimize the negative consequences of the war and stimulate the restoration of economic activity are analyzed. The attention is focused on the problems of lending and low investment activity of enterprises in martial law. Promising directions for improving the system of financing enterprises in wartime are identified.*

Key words: *enterprises, financing, martial law, economy, business, state*

The current realities of conducting business in Ukraine have become significantly more complicated due to the introduction of martial law. In this context, the need for a comprehensive study of existing problems of business financing and the search for new effective ways to solve them in conditions of prolonged instability is of particular relevance. The study of financing prospects under martial law allows us to determine mechanisms for supporting enterprises, contribute to preserving the country's economic potential and provide a basis for future economic recovery.

The purpose of the article is to study the problems of financing enterprises under martial law and the prospects for its improvement in the current realities.

The article identifies a number of measures aimed at minimizing the negative consequences of the war and stimulating the recovery of economic activity, which the state has taken to support the financing of enterprises in these difficult conditions. It is emphasized that such a problem of financing enterprises under martial law as a sharp reduction in the availability of bank loans is of particular relevance. It is noted that the problem of reducing investor confidence in both the domestic and foreign markets is of particular relevance. The following promising areas for improving the system of financing enterprises during the war period have been identified: the development of special financial products for business, simplifying access to government programs, strengthening cooperation with international donors, and activating the development of regional funds to support entrepreneurship. It is emphasized that effective solutions to the problems of financing enterprises during martial law are critically important for preserving the economic potential of Ukraine, supporting employment of the population, and ensuring the basic needs of society. It is concluded that ensuring effective financing of enterprises during martial law requires a comprehensive approach that combines the actions of the state, financial institutions, international partners, and enterprises themselves. The formation of sustainable financial strategies, the implementation of modern risk management tools, and

active adaptation to changes are the key to preserving the economic viability of businesses and the future recovery of the Ukrainian economy.

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